

That which is claimed is:

1. A method of promoting banking services comprising:
receiving at an automatic teller machine (ATM) a transaction request from an ATM user,
wherein the ATM comprises a display screen;
- 5 determining that the ATM user comprises a non-customer;
displaying information related to an incentive program for non-customers on the display
screen, wherein the information prompts the ATM user for a response;
receiving the response from the ATM user; and
enrolling the ATM user in the incentive program.
- 10 2. The method of claim 1 further comprising tracking the electronic transactions
of the ATM user.
3. The method of claim 2 wherein the ATM comprises an ATM operated by a
first financial institution.
4. The method of claim 3 wherein determining that the ATM user comprises a
15 non-customer comprises determining that the ATM user is not a customer of the first
financial institution.
5. The method of claim 4 wherein determining that the ATM user comprises a
non-customer comprises accessing a network associated with the first financial
institution.
- 20 6. The method of claim 4 further comprising assigning a pre-selected number of
points to an account of the ATM user in response to a pre-selected event.
7. The method of claim 6 further comprising receiving a point-balance request
from the ATM user, accessing the account of the ATM user, wherein the account

comprises a point balance of the ATM user, and providing the point balance of the ATM user to the ATM user.

8. The method of claim 7 wherein the transaction request comprises a bank identification number (BIN).

5 9. The method of claim 8 wherein the receiving at the automatic teller machine (ATM) the transaction request from the ATM user comprises receiving an ATM card of the ATM user.

10. The method of claim 9 wherein the information related to the incentive program for non-customers comprises information encouraging the ATM user to join the
10 incentive program.

11. The method of claim 10 wherein the response comprises at least one of the following: an e-mail address and a telephone number.

12. The method of claim 10 further comprising thereafter tracking the ATM user's electronic transactions on a second ATM associated with the first financial institution.

15 13. The method of claim 12 further comprising providing the ATM user with further opportunities to earn a pre-selected number of points.

14. The method of claim 13 further comprising providing an opportunity to the ATM user to redeem the points for at least one of the following: goods, services, discounts, credit, and cash.

20 15. The method of claim 11 further comprising reducing the convenience fee of the ATM user.

16. The method of claim 15 wherein reducing the convenience fee of the ATM user comprises eliminating the convenience fee of the ATM user.

17. The method of claim 16 wherein eliminating the convenience fee of the ATM user is carried out on a periodic basis.

18. The method of claim 17 wherein the periodic basis comprises at least one of the following: every fifth transaction session, every tenth transaction session, every
5 transaction session, and every other transaction session.

19. The method of claim 18 wherein enrolling the ATM user in the incentive program comprises recording the BIN of the ATM user.

20. The method of claim 1 further comprising establishing an incentive program account for the ATM user.

10 21. The method of claim 20 further comprising assigning a pre-selected number of points to an incentive program account of the ATM user.

22. The method of claim 21 further comprising receiving a request to view the number of points in the incentive program account of the ATM user and displaying the number of points associated with the ATM user.

15 23. The method of claim 22 further comprising accessing the incentive program account of the ATM user, wherein the incentive program account comprises the number of points associated with the ATM user.

24. The method of claim 23 further comprising displaying an advertisement to the ATM user.

20 25. The method of claim 24 further comprising displaying an advertising-view inquiry comprising an invitation to view an advertisement in exchange for the addition of points to the incentive program account of the ATM user and receiving an affirmative response to the advertising-view inquiry.

26. The method of claim 25 further comprising receiving an indication from the ATM user that the ATM user viewed the advertisement; and, after receiving the indication from the ATM user that the ATM user viewed the advertisement, assigning a second pre-selected number of points to the incentive program account of the ATM user.

5 27. The method of claim 26 further comprising determining if the ATM user is eligible for an incentive award.

28. The method of claim 27 wherein determining if the ATM user is eligible for the incentive award comprises comparing the number of points associated with the ATM user with a third pre-selected number of points.

10 29. The method of claim 28 comprising providing the ATM user with the award.

30. The method of claim 29 wherein the award comprises forgiveness of an ATM-use convenience fee.

31. The method of claim 29 further comprising recording an electronic transaction of the ATM user in a transaction database associated with the ATM user.

15 32. The method of claim 31 further comprising selecting the advertisement based on the transaction database associated with the ATM user.

33. The method of claim 1 wherein enrolling the ATM user in the incentive program comprises contacting the ATM user using data in the response.

34. The method of claim 33 wherein the ATM comprises an off-premises ATM.

20 35. The method of claim 32 wherein the ATM comprises an off-premises ATM.

36. A system for promoting banking services comprising:
means for receiving at an automatic teller machine (ATM) a transaction request from an ATM user, wherein the ATM comprises a display screen;

means for determining that the ATM user comprises a non-customer;
means for displaying information related to an incentive program for non-customers on
the display screen, wherein the information prompts the ATM user for a response;
means for receiving the response from the ATM user; and
5 means for enrolling the ATM user in the incentive program.

37. The system of claim 36 further comprising means for tracking the electronic
transactions of the ATM user.

38. The system of claim 37 wherein the ATM comprises an ATM operated by a
first financial institution.

10 39. The system of claim 38 wherein the means for determining that the ATM user
comprises a non-customer comprises means for determining that the ATM user is not a
customer of the first financial institution.

40. The system of claim 39 wherein the means for determining that the ATM user
comprises a non-customer comprises means for accessing a network associated with the
15 first financial institution.

41. The system of claim 39 further comprising means for assigning a pre-selected
number of points to an account of the ATM user in response to a pre-selected event.

42. The system of claim 41 further comprising means for receiving a point-balance
request from the ATM user, means for accessing the account of the ATM user, wherein
20 the account comprises a point balance of the ATM user, and means for providing the
point balance of the ATM user to the ATM user.

43. The system of claim 42 wherein the transaction request comprises a bank
identification number (BIN).

44. The system of claim 43 wherein the means for receiving at the automatic teller machine (ATM) the transaction request from the ATM user comprises means for receiving an ATM card of the ATM user.

45. The system of claim 44 wherein the information related to the incentive
5 program for non-customers comprises information encouraging the ATM user to join the incentive program.

46. The system of claim 45 wherein the response comprises at least one of the following: an e-mail address and a telephone number.

47. The system of claim 45 further comprising means for tracking the ATM user's
10 electronic transactions on a second ATM associated with the first financial institution.

48. The system of claim 47 further comprising means for providing the ATM user with further opportunities to earn a pre-selected number of points.

49. The system of claim 48 further comprising means for providing an opportunity
15 to the ATM user to redeem the points for at least one of the following: goods, services, discounts, credit, and cash.

50. The system of claim 46 further comprising means for reducing the convenience fee of the ATM user.

51. The system of claim 50 wherein means for reducing the convenience fee of the ATM user comprises means for eliminating the convenience fee of the ATM user.

20 52. The system of claim 51 wherein means for eliminating the convenience fee of the ATM user is carried out on a periodic basis.

53. The system of claim 52 wherein the periodic basis comprises at least one of the following: every fifth transaction session, every tenth transaction session, every transaction session, and every other transaction session.

54. The system of claim 53 wherein means for enrolling the ATM user in the incentive program comprises means for recording the BIN of the ATM user.

55. The system of claim 36 further means for comprising establishing an incentive program account for the ATM user.

5 56. The system of claim 55 further comprising means for assigning a pre-selected number of points to an incentive program account of the ATM user.

57. The system of claim 56 further comprising means for receiving a request to view the number of points in the incentive program account of the ATM user and means for displaying the number of points associated with the ATM user.

10 58. The system of claim 57 further comprising means for accessing the incentive program account of the ATM user, wherein the incentive program account comprises the number of points associated with the ATM user.

59. The system of claim 58 further comprising means for displaying an advertisement to the ATM user.

15 60. The system of claim 59 further comprising means for displaying an advertising-view inquiry comprising an invitation to view an advertisement in exchange for the addition of points to the incentive program account of the ATM user and means for receiving an affirmative response to the advertising-view inquiry.

61. The system of claim 60 further comprising means for receiving an indication
20 from the ATM user that the ATM user viewed the advertisement; and, means for assigning a second pre-selected number of points to the incentive program account of the ATM user after receiving the indication from the ATM user that the ATM user viewed the advertisement.

62. The system of claim 61 further comprising means for determining if the ATM user is eligible for an incentive award.

63. The system of claim 62 wherein means for determining if the ATM user is eligible for the incentive award comprises means for comparing the number of points

5 associated with the ATM user with a third pre-selected number of points.

64. The system of claim 63 comprising means for providing the ATM user with the award.

65. The system of claim 64 wherein the award comprises forgiveness of an ATM-use convenience fee.

10 66. The system of claim 64 further comprising means for recording an electronic transaction of the ATM user in a transaction database associated with the ATM user.

67. The system of claim 66 further comprising means for selecting the advertisement based on the transaction database associated with the ATM user.

15 68. The system of claim 36 wherein means for enrolling the ATM user in the incentive program comprises means for contacting the ATM user using data in the response.

69. The system of claim 68 wherein the ATM comprises an off-premises ATM.

70. The system of claim 67 wherein the ATM comprises an off-premises ATM.